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ABSTRACT

This publication suggests consumer education learning activities for grades five through eight. It is intended as a guideline for developing local curriculum and for designing instructional strategies. Students are taught to learn to manage, to buy wisely, to save and invest, to protect themselves from unscrupulous practice, and to understand the responsibilities of being a tax-paying citizen. Section I identifies the specific concepts, competencies, and learner outcomes which are the target of the middle school consumer education curriculum. Section II, which comprises the major portion of the document, describes learning activities, resources, and methods of evaluation which teachers may use in developing learner competencies. Some examples of the kinds of activities included follow. Students compare budget plans; conduct a bake sale; use a daily newspaper to plan a grocery trip; write a weekly budget for managing their money; and visit bankers, stockbrokers, and real estate brokers to discuss various forms of investment. Also included in the document is an overview of consumer concepts K-12, a consumer code of ethics, and a case study. (Author/RM)

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Consumer Education 5-8

Activities, Resources and Evaluation

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FOREWORD

The West Virginia Department of Education has identified educational goals toward which educational activities in public schools are directed. These educational goals include achievement of life skills that enable girls and boys to respond to the demands and challenges of daily living. Educating young people to be competent consumers is one means of attaining educational goals for West Virginia.

Learning to manage, to buy wisely, to save and invest, to protect oneself from unscrupulous practices, and to understand the responsibilities of being a tax paying citizen are important life skills.

Consumer Education 5-8, Activities, Resources and Evaluation describes activities which teachers may utilize as they guide students toward competence in these areas. It is anticipated that the use of this document and its companion, *Consumer Education K-12, Concepts, Competencies and Learner Outcomes*, will result in young consumers who can responsibly interact with the free enterprise economy.

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Introduction

WHY SHOULD CONSUMER EDUCATION BE INCLUDED IN WEST VIRGINIA SCHOOLS?

The President's Committee on Consumer Interest summarizes the role of consumer education as follows:

> The purposes of consumer education are to help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understanding his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system.

Clearly, consumer education can bridge the gap between the school environment of the student and the real world of consumer choices. In classrooms which encourage students to make choices based upon knowledge and their own values while seeking information in a rational manner, consumer education can reinforce the importance of school for living.

Suggested Guidelines for Consumer Education (Washington: The President's Committee on Consumer Interest), p. 2.

WHAT SKILLS SHOULD BE EMPHASIZED IN THE TEACHING OF CONSUMER EDUCATION?

Consumer competence requires sound decision-making. In a country that offers many goods and services, choices must be based on values and personal resources. Competence in analyzing consumer information is necessary to make intelligent decisions related to personal preferences. Competent consumers can make wise decisions in choosing how to satisfy wants and needs. Focusing upon decision-making as an essential ingredient of competent consumer behavior gives students practice in the democratic process. Knowing the limits and extent of personal freedoms together with rights and responsibilities in the marketplace are directly related to citizenship education.

Aiding students to clarify their own values is another essential component of consumer education. When boys and girls recognize the beliefs which underlie their behavior, they can **buy** in the marketplace rather than be **sold** or influenced by external forces not compatible with their own goals.

Value clarification is the subjective base of decision-making; the objective base is the collection and application of data. Teaching students how to make good decisions, based upon an analysis of information, is crucial in a world of expanding knowledge. It is important to teach students critical thinking; a good consumer education program aids them in learning **how** to learn as well as **what** to learn.

The West Virginia consumer education curriculum utilizes decision-making, valuing and inquiry processes. Competencies, learner outcomes and suggested activities are designed to foster the ability to use these essential processes to increase satisfaction with personal consumer activity.

HOW SHOULD THE CONSUMER EDUCATION CURRICULUM BE STRUCTURED?

Ability to function as competent consumers is developed over time and through a myriad of classroom and life experiences. The sheer numbers of competencies required for adequate consumer functioning necessitate introduction of consumer education concepts as soon as students enter the school program. Concepts to be introduced at three grade spans (K-4, 5-8, 9-12) under each of the organizing behaviors are presented in the Table on page 6. Examination of the curriculum reveals that learner outcomes and suggested activities for grades K-4 emphasize the relationship of the boys and girls in those grades to their individual families, classmates, and community. The curriculum for grades 5-8 emphasizes concept attainment within the microeconomic framework of consumer activity. Students in grades 9-12 focus on their roles as future adults as they establish households and families.

In addition to incorporating consumer education concepts at all grade levels, it is also necessary to organize the concepts into behavioral patterns of consumer activity. The suggested curriculum organizes consumer education concepts into five processes. The organizing processes include managing, saving and investing, buying, protecting and sharing. Concepts necessary for understanding and utilizing the processes should be studied in relation to these larger processes to prevent fragmented learning.

MANAGING - Managing is the activity which involves recognizing needs and wants, setting goals and priorities, deciding on the use of resources, making plans and carrying them out. Managing involves managing money, or budgeting, in all of its phases. It includes the use of skills in planning a budget, developing a workable system of record keeping, determing when credit will be used, analyzing the costs of credit, determining net worth position and deciding when investments in human capital need to be made. While the concept of managing focuses on use of money and other resources, we must remember that a basic activity of managing is determining what goals will be set, based on personal and/or family values. Determining a life style is a function of managing also.

SAVING AND INVESTING - The second essential consumer activity which students must use effectively is saving and investing. This activity involves choosing ways in which money will be retained for future use. Consumers will not use all their money for meeting present needs and wants. The activity requires competence in handling the concepts of interest, fixed and variable returns, savings instruments, securities and forced saving. It requires an understanding of how banks and other investment institutions operate as well as examining reasons for saving. The concept of saving and investing is introduced at the 5-8 level.

BUYING - The third organizing activity in which all consumers engage is buying. This activity requires knowledge of many concepts. It involves seeking a balance between purchase of goods and services; knowledge of the functions of buyers and sellers, producers and consumers; and the role of supply, demand and scarcity and profit in determining price. Intelligent buying also presupposes knowledge of the distribution system and encompasses the use of advertising and propaganda, merchandising, labeling and product testing. The buying activity is where much of the "nitty gritty" of consumer education is essential. To get the most for their money, it is necessary that consumers possess up-to-date knowledge of the attributes of products. Ways of evaluating quality and terms commonly used in the marketplace are also examined.

PROTECTING - Protecting involves understanding how laws protect consumers. The process includes use of contracts, warranties and product safety as a means of protection. It encompasses methods of seeking redress for grievances, deception and fraud. Protecting is a means of dealing with economic risk and thus includes knowledge of insurance as a means of preventing severe economic loss.

SHARING - The final organizing activity is sharing. This activity focuses on ways of dividing the scarce resources our world possesses and includes the concepts of rationing, conservation and the whole question of public goods and services. The concepts of taxes and voting are necessary if those public decisions we make to provide goods and services available to all are to be intelligent ones. The concepts of wills, estates and trusts as sharing activities are included since they provide the legal means of sharing one's private wealth with others.

HOW CAN THIS DOCUMENT BE USED TO DEVELOP CONSUMER COMPETENCE?

Consumer Education 5-8: Activities, Resources and Evaluation is divided into two major sections. Section I identifies the specific concepts, competencies and learner outcomes which are the target of the middle childhood consumer education curriculum. Section II describes the instructional activities, resources and methods of evaluation which teachers may use in developing learning competence. At the top of each page of activities, the specific concept, competency and learner outcome is repeated for teacher convenience. In some cases, several activities are needed to develop a particular learner behavior. Also, each outcome does not necessarily have a specific evaluation method listed. Some evaluation is cumulative and measures several outcomes. In addition, this document is not to be interpreted as the minimal or maximal program for all learners. Rather it is to be used as a guideline for developing local curriculum and for designing instructional strategies which meet needs of particular individuals grades 5 to 8. The chart on the adjoining page shows the relationship of middle childhood concepts to those of successive levels.

OVERVIEW

Consumer Concepts K-12

GRADE LEVEL	I. MANAGING	II. SAVING/INVESTING	III. BUYING	IV. PROTECTING	V. SHARING
K-4	NEEDS AND WANTS RESOURCES SCARCITY GOALS AND PRIORITIES PLANNING		GOODS AND SERVICES PRODUCER-CONSUMER BUYER-SELLER MONEY PRICE OPPORTUNITY COST	LAWS	
5-8	INCOME BUDGET WAGES CREDIT	INTEREST BANKS SAVINGS	MARKETPLACE PRODUCTION DISTRIBUTION LABOR-MANAGEMENT CAPITAL SUPPLY AND DEMAND PROFIT FREE MARKET CONSUMPTION PRODUCT LABELING ADVERTISING PROPAGANDA	CONTRACT WARRANTY-GUARANTEE PRODUCT SAFETY RIGHTS AND RESPONSIBILITIES	TAXES RATIONING CONSERVATION
9-12	LIFE STYLE HUMAN CAPITAL PURCHASING POWER DEBT ASSETS AND LIABILITIES NET WORTH CREDIT RATING BANKRUPTCY FINANCE FINANCIAL COUNSELING	INVESTMENT FIXED VARIABLE RETURNS WEALTH SECURITIES PROPERTY RETIREMENT MORTGAGE FORCED SAVINGS	COST OF LIVING DEPRECIATION INFLATION/DEFLATION MERCHANDISING PRODUCT TESTING PRODUCT DIFFERENCES DEED TITLE LEASE	REDRESS RISK INSURANCE	PUBLIC GOODS CONSUMERISM WILLS ESTATES TRUSTS

SECTION I

Concepts, Competencies and Learner Outcomes

CONCEPTS	ESSENTIAL COMPETENCIES	LEARNER OUTCOMES
I. MANAGING Budgeting Income Wages Credit	1.0 The learner will recognize that budgeting is a systematic effort to plan and control the expenditure of income.	1.1 Given a specific amount of money and payments to be made, the learner will prepare a budget to balance income. 1.2 Given a situation in which expenditures exceed income, the learner will develop plans for obtaining money. 1.3 Given a situation in which income is greater than expenditures, the learner will formulate plans for investing the reserve.
II. SAVING/INVESTING Banks Interest Savings	2.0 The learner will explain the services that banks provide for families and businesses: savings, loans, transactions, safety.	2.1 After visiting a bank or talking to a banker, the learner will design and construct a mural depicting bank services. 2.2 Given a mural depicting bank services, the learner will state whether the costs are assumed by the bank or by the consumer.

CONCEPTS	ESSENTIAL COMPETENCIES	LEARNER OUTCOMES
III. BUYING Marketplace: Production Distribution Labor Management Capital Supply and Demand Price Profit Consumption Competition Advertising Propaganda Product Labeling	3.0 The learner will identify the following component parts of the marketplace: production, distribution, labor, management, capital, supply and demand, price, profit, consumption, competition, advertising, propaganda and product labeling.	3.1 Given newspapers from the local community, the learner will list places where goods and services are exchanged. 3.2 From the list of businesses described above, the learner will describe the marketplace as a place where buyers and sellers meet to exchange goods and services. 3.3 From goods and services depicted in magazines and newspaper advertisements, the learner will explain the relationship between wants and needs and items produced. 3.4 Having played a marketplace game, the learner will explain how supply and demand influence the price of goods and services. 3.5 Given descriptions of the marketplace, the learner will identify factors of production (i.e., land, labor, capital and management). 3.6 Given selected market situations, the learner will classify them as either competitive or monopolistic. 3.7 Given several types of advertisements, the learner will identify and describe the techniques used.

CONCEPTS	ESSENTIAL COMPETENCIES	LEARNER OUTCOMES
		6.3 Given a real or simulated situation, the learner will explain the consumer's rights in the marketplace to be safe, to be informed, to have a choice, to be heard, to be protected and to be educated. 6.4 Given a real or simulated situation, the learner will determine areas of manufacturing and selling in the marketplace.
V. SHARING Taxes Rationing Conservation	7.0 The learner will demonstrate how taxation, conservation, and rationing affect the redistribution of resources.	7.1 Given information on the West Virginia tax dollar and how it is spent, the learner will describe how that sharing of resources benefits the citizens of the state. 7.2 Given a hypothetical situation where scarcity of resources exists, the learner will explain how rationing and conservation aid in sharing those limited resources. 7.3 Given a simulated situation where a shortage exists (i.e., water), the learner will prepare a solution to the problem acceptable to all persons affected by the shortage.

CONCEPTS	ESSENTIAL COMPETENCIES	LEARNER OUTCOMES
		3.8 Given several examples, the learner will evaluate an advertisement in relation to criteria established for good advertisement.
		3.9 Having played a Brand Name Game, the learner will explain the effects of advertising on our perception of needs and wants.
		3.10 Given product labels, the learner will indicate their usefulness to producers in marketing and to consumers in matching products to specific wants and needs.
Marketplace	4.0 The learner will distinguish the interrelationships of the elements in the marketplace.	4.1 As a class project, the learner will create and conduct a business and analyze how the component parts of the marketplace operate in that situation.
IV. PROTECTING		
Contract Warranty/ Guarantee Product Safety	5.0 The learner will relate how warranties/guarantees, contracts and product safety contribute to the protection of producers and consumers.	5.1 Having examined sample contracts and discussed their provisions, the learner will list the essential features of a contract. 5.2 Given a contract to examine, the learner will state how the contract protects the buyer and the seller.

CONCEPTS	ESSENTIAL COMPETENCIES	LEARNER OUTCOMES
		5.3 Having examined a sample warranty/guarantee, the learner will list the essential features of the warranty/guarantee. 5.4 Given a warranty/guarantee to examine, the learner will state how the contract protects the buyer and seller. 5.5 Given a list of common household items, the learner will identify safety features related to their use. 5.6 Given provisions of laws related to product safety, the learner will prepare an exhibit which demonstrates where these laws have been applied.
Rights and Responsibilities	6.0 The learner will identify ethical behavior in the marketplace.	6.1 Given real or simulated experiences, the learner will determine areas of consumer responsibility in regard to shoplifting, mishandling of products and consideration of the proper use of goods. 6.2 Having identified ethical practices in the marketplace, the learner will internalize ethical practices for his/her market behavior.

SECTION II

INTRODUCTION TO ACTIVITIES, RESOURCES AND EVALUATION

The following section describes activities, resources and evaluation for those concepts, competencies and learner outcomes identified appropriate for children grades 5-8. For convenience sake, the specific concept, essential competency and learner outcome is noted at the top of each page. In some cases, a single learner outcome may require several activities. Also, not every outcome has a separate evaluation since several outcomes may be measured by a single evaluation technique. Resources for learner outcomes are listed only when they require materials not generally at hand.

I. MANAGING

CONCEPT: BUDGETING, INCOME, WAGES AND CREDIT

ESSENTIAL COMPETENCY: 1.0 The learner will recognize that budgeting is a systematic effort to plan and control the expenditure of income.

LEARNER OUTCOME: 1.1 Given a specific amount of money and payments to be made, the learner will prepare a budget to balance income with expenditures.

ACTIVITIES	RESOURCE	EVALUATION
1.1 (a) Collect budget plans and have students compare the several types. Be sure to include concepts such as credit and lay aways as a means of budgeting. (b) Give the class an opportunity to plan and carry out a money making activity such as a bake sale. After completing the sale, the students take the total amount of money and make a budget for the class expenditures such as trips, materials, etc. that they plan to buy. (c) Given an unlimited amount of money and a catalog, the student is asked to make a list of all items he/she would like to purchase. The student is then asked to limit the list of items to those he/she could purchase if given a set amount of money. The student is now buying "on a budget. Cont'd	examples of budget plans catalog(s) newspaper(s) and grocery store flyer(s)	1.1 Given several types of budget plans and a set amount of money, the student will set up a budget using his/her plan. Student's finished work can be checked for math accuracy. Student can be asked to choose the concept "budget" from an example/non-example situation to verify concept understanding. Students, given a blank circle graph on a worksheet, can correctly divide the graph into correct amounts to equal 100%, when given a sample budget.

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CONCEPT: BUDGETING, INCOME, WAGES AND CREDIT

ESSENTIAL COMPETENCY: 1.0 The learner will recognize that budgeting is a systematic effort to plan and control the expenditure of income.

LEARNER OUTCOME: 1.1 Continuation of 1.1

ACTIVITIES	RESOURCE	EVALUATION
1.1 CONT'D Discuss decision making that had to take place and the effects of the decision. (d) Using a daily newspaper and grocery store flyers, have students plan a grocery shopping trip. Mother will be away for a few days and she gives the student $25.00 to buy the food needed. Include the supporting concepts of nutritious, non-nutritious; needs vs. wants; specials and "good buys;" weights, measures of various products in relation to prices; known brands vs. cheaper, unknown brands, etc. (e) The teacher will ask a volunteer to tell how much money he/she has with him/her. Then ask the student when he/she will be getting more money. Cont'd		

I. MANAGING

CONCEPT: BUDGETING, INCOME, WAGES AND CREDIT

ESSENTIAL COMPETENCY: 1.0 The learner will recognize that budgeting is a systematic effort to plan and control the expenditure of income.

LEARNER OUTCOME: 1.1 Continuation of 1.1

ACTIVITIES	RESOURCE	EVALUATION
1.1 CONT'D At this point the student will tell what his/her expenditures will be from that monent until receiving additional funds. Have him/her list the expenses with the amounts required for each. This is actually the beginning of budgeting. (f) Have students, given a theoretical "allowance" of $1.00 per week, decide upon a weekly budget for managing their money. Decision making, math skills and the budget concept should be stressed consistent with the student's age and experience. (g) Have students develop an imaginary family, a father, mother, and three children - ages ____, _____, ____, grades ____, ____, _____. Then make a list of expenses for a year Cont'd		Have students complete the following: 1. Classify the following foods into two groups: nutritious foods and non-nutritious foods. Milk, candy, pop, pork chops, orange juice. 2. Explain the difference between your needs and your wants. 3. Given $5.00 to spend, which of the following ways would you spend it. (Be sure your choices do not add up to more than $5.00.) (list of choices, etc.) 4. Explain in your own words what "budget" means to you. (a) What items would appear on the budget of (1) a farmer (2) a rock and roll star (3) Evil Kneival (4) a truck driver (b) What items would be on everyone's budget?

CONCEPT: BUDGETING, INCOME, WAGES AND CREDIT

ESSENTIAL COMPETENCY: 1.0 The learner will recognize that budgeting is a systematic effort to plan and control the expenditure of income.

LEARNER OUTCOME: 1.1 Continuation of 1.1

ACTIVITIES	RESOURCE	EVALUATION
1.1 CONT'D for the family and plan a budget for them. The income for the year is $12,000.		1.1 CONT'D (b) Student's finished written work can be checked for math accuracy. Students can be asked to choose the concept "budget" from an example/non-example situation to verify concept understanding. (c) Given an amount of money and a set of expenses the student will construct a budget for a month.

1. MANAGING

CONCEPT: BUDGETING, INCOME, WAGES AND CREDIT

ESSENTIAL COMPETENCY: 1.0 The learner will recognize that budgeting is a systematic effort to plan and control the expenditure of income.

LEARNER OUTCOME: 1.2 Given a situation in which expenditures exceed income, the learner will develop plans for obtaining money.

ACTIVITIES	RESOURCE	EVALUATION
1.2 (a) Discuss advantages and disadvantages of a budget including unexpected expenditures, credit, etc. (b) Given a specific monthly income, make a simulated situation in which items included in budget expenses add up to more than the income. Let students discuss in groups their ideas for balancing the budget. Let each group then report their ideas to the entire class. List all of these on the board. After all have been given, discuss all possibilities, their consequences and decide upon the most appropriate alternatives. (c) Groups make a list of situations that might cause their budget to be insufficient. Discuss these. Given a fixed amount of income and a list of normal expenditures, have students decide what choices they could make should one of these		

CONCEPT: BUDGETING, INCOME, WAGES AND CREDIT

ESSENTIAL COMPETENCY: 1.0 The learner will recognize that budgeting is a systematic effort to plan and control the expenditure of income.

LEARNER OUTCOME: 1.2 Continuation of 1.2

ACTIVITIES	RESOURCE	EVALUATION
1.2 CONT'D unexpected expenditures pop up. The students then analyze and revise their budgets. (d) Students may share their experiences with planning and following their own budget with groups of others.		1.2 (a) Evaluate through oral comments. (b) Oral or written verification of understanding may be verified through the following: (Examples are given) 1. Explain what it may mean if I tell you a family has bills (owes money for goods and services) for more than 100% of its income. 2. Why do some families put away part of their income in savings?

CONCEPT: BUDGETING, INCOME, WAGES AND CREDIT

ESSENTIAL COMPETENCY: 1.0 The learner will recognize that budgeting is a systematic effort to plan and control the expenditure of income.

LEARNER OUTCOME: 1.3 Given a situation in which income is greater than expenditures, the learner will formulate plans for investing the reserve.

ACTIVITIES	RESOURCE	EVALUATION
1.3 (a) Reverse the situation so that the income is greater than the stated expenditures. (See (a) and (b) of 1.2) Follow preceding procedure in Activity 1.2, allowing groups to name many alternatives. List and discuss each possibility for discussion. (b) Students visit a banker, stockbroker, real estate broker, etc. and discuss various forms of investments and their qualities. (c) After personal and family budget concepts are established, the state or national budget provides an extension for upper level students. Figures and percentages on the national budget are easily obtained. Research and Report Topics: 1. "How Our National Budget Cont'd	reference books	1.3 (a) Given the following facts answer questions 1-3. Monthly Expenses / Monthly Income Food $240 — $850.00 Rent $150 Payments $130 (furniture, car, department store) Utilities $140. Entertainment $100. (movies, bowling, ball games, social clubs, trips) Doctor/Dentist $25 Miscellaneous $60 (gas for car, cosmetics, beauty parlor, etc.) Clothing $65 1. Is the family living within its income? 2. What would you suggest to help balance the budget? 3. Is there some other way besides reducing spending that the Cont'd

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I. MANAGING

CONCEPT: BUGETING, INCOME, WAGES AND CREDIT

ESSENTIAL COMPETENCY: 1.0 The learner will recognize that budgeting is a systematic effort to plan and control the expenditure of income.

LEARNER OUTCOME: 1.3 Continuation of 1.3

ACTIVITIES	RESOURCE	EVALUATION
1.3 CONT'D Has Grown Since the Beginning of our Nation and since World War II." 2. "Items included in Our National Budget in the 1790's and Items in Our Budget Today." 3. "Comparisons of the Percent of Our Budget Spent for Defense, Education, etc. with Some Other Countries of the World."		1.3 CONT'D family can meet its bills? (b) The student will actually invest a small amount of money in a chosen way and monitor the profits and losses. (c) Follow stock reports in the newspaper.

11. SAVING/INVESTING

CONCEPT: BANKS, INTEREST, SAVINGS

ESSENTIAL COMPETENCY: 2.0 The learner will explain the services that banks provide for families and businesses: savings, loans, transactions, safety.

LEARNER OUTCOME: 2.1 After visiting a bank or talking to a banker, the learner will design and construct a mural depicting bank services.

ACTIVITIES	RESOURCE	EVALUATION
2.1 Introduce the topic of banks through discussion. Let each student list 5 questions concerning what he/she thinks are a bank's responsibilities. After each student has completed the list, devise a class list. After completing the class list of questions, ask what they think the answers to the questions are. Let students give their own answers. After discussion, plan a trip to a bank. Discuss the visit with the banker well in advance so he/she is aware of your specific areas of need. Construct a mural or collage related to information learned on the field trip to the bank.	Sample questions: (1) Where do banks get money? (2) What are bank services? (3) How do banks make a profit? (4) How do banks get their money for paying employees, utility bills, etc.? (5) What do the terms interest, loans, transaction, etc., mean? Materials: 1. listings of local area banks 2. telephone 3. paper and pen	2.1 For a form of evaluation, let student creatively write about their experiences while visiting the bank.

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CONCEPT: BANKS, INTEREST, SAVINGS

ESSENTIAL COMPETENCY: 2.0 The learner will explain the services that banks provide for families and businesses: savings, loans, transactions, safety.

LEARNER OUTCOME: 2.2 Given a mural depicting bank services, the learner will state whether the costs are assumed by the bank or by the consumer.

ACTIVITIES	RESOURCE	EVALUATION
	1. large roll freezer paper 2. paint 3. brushes 4. magazines 5. glue 6. magic marker 7. tape 8. scissors	
2.2 Conduct class discussion about experiences relating to what students have learned about banks. Example: 1. Who is the most important person in the banking system? Why? 2. What advantages do banks have for you? 3. How could the bank help you? 4. If you worked in a bank, what job would you want?	mural board, pencil, paper child-made bank play money samples of: 1. checks 2. Christmas club book 3. deposit book 4. loans	group discussion observation of the role playing

CONCEPT: BANKS, INTEREST, SAVINGS

ESSENTIAL COMPETENCY: 2.0 The learner will explain the services that banks provide for families and businesses: savings, loans, transactions, safety.

LEARNER OUTCOME: 2.2 Given a mural depicting bank services, the learner will state whether the costs are assumed by the bank or by the consumer.

ACTIVITIES	RESOURCE	EVALUATION
5. What would happen if everyone stopped putting money in the bank? 6. Of all the services provided by the bank, who benefits most? 7. Who assumes the costs for bank services? In a simulated activity let the children set up a bank in the classroom.		

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, labor, management, capital, supply and demand, price, profit, consumption, competition, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.1 Given newspapers from local community, the learner will list places where goods and services are exchanged.

ACTIVITIES	RESOURCE	EVALUATION
3.1 Begin by explaining the concepts of goods and services. Basic concept development activities first appear in Consumer Education K-4, Activities, Resources and Evaluation (essential competency 7.0). If students have not been exposed to this material, you may want to use them at this point. Provide the students with newspapers from the local community. Working in groups, have students make lists of places where goods and services are exchanged.	Newspapers from the local community	

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, labor, management, capital, supply and demand, price, profit, consumption, competition, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.2 From the list of businesses utilized in outcome 3.1, the learner will discribe the marketplace as a place where buyers and sellers meet to exchange goods and services.

ACTIVITIES	RESOURCE	EVALUATION
3.2 Describe the marketplace by emphasizing the following attributes: 1. a place or location 2. meeting of buyers and sellers 3. exchange of goods or services Introductory activities: What do the following have in common? A can of corn, an automobile, a book, a record. (All are goods or products produced by our economy). Another aspect of our economy is "service." Many organizations sell service rather than products. Examples of services include transportation, education, repair, sanitation, recreation, etc. What requirements are needed in providing a service?	Resource material related to various services	

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CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, labor, management, capital, supply and demand, price profit, consumption, competition, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.2 Continuation of 3.2

ACTIVITIES	RESOURCE	EVALUATION
3.2 CONT'D Consider the following: 1. special training 2. licensing by government 3. land, building, equipment 4. advertising Research Activity: Choose a service to explore and answer these questions: What training is required? What qualifications must one meet? What regulations or guidelines govern the operation of the service?		3.2 The research activity can be used to evaluate the student's understanding of service.

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, labor, management, capital, supply and demand, price, profit, consumption, competition, advertising, progaganda, and product labeling.

LEARNER OUTCOME: 3.3 From goods and services depicted in magazines and newspaper advertisements, the learner will explain how supply and demand influence the price of goods and services.

ACTIVITIES	RESOURCE	EVALUATION
3.3 This learner outcome pulls together several concepts. A review of Consumer Education K-4, Resources & Evaluation (see needs & wants) may be helpful. Several activities on needs and wants are geared to older learners. Have the learners generate a list of goods and services. Discuss how goods and services match individual wants and needs. Have learners examine several advertisements. Discuss how advertising influences wants and needs and the item produced.	Newspapers and magazines	

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III. BUYING

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, land, labor, management, capital, supply and demand, price, profit, consumption, competition, monopoly, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.4 Having played a marketplace game, the learner will explain how supply and demand influence the price of goods and services.

ACTIVITIES	RESOURCE	EVALUATION
3.4 Divide the class into two groups of buyers and sellers. Sellers will have cards that say: SELLERS You are selling a bushel of apples. Try to obtain the best price you can but do not sell your bushel for less than $_____. You should have five cards for each price: $2, $3, $4, $5, $6, $7, $8, $9. Buyers will have cards that say: BUYERS You are to buy a bushel of apples. Try to obtain the lowest price you can but do not pay more than $_____ for a bushel. You should have five cards for each price: $1, $2, $3, $4, $5,	Buyer and seller cards as spelled out in the activity. Chalkboard	Participation in and discussion of the simulation activity.

III. BUYING

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, land, labor, management, capital, supply and demand, price, profit, consumption, competition, monopoly, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.4 Continuation of 3.4

ACTIVITIES	RESOURCE	EVALUATION

3.4 CONT'D
$6, $7, $8

The teacher randomly distributes one seller card to each seller and one buyer card to each buyer. The buyers and sellers meet to make transactions. Once a transaction is concluded, the seller reports the price to the teacher and this price is recorded on the chalkboard. For example:

	Transactions		
Price	Round 1	Round 2	Round 3
$9			
$8			
$7			
$6			
$5			
$4			

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III. BUYING

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, land, labor, management, capital, supply and demand, price, profit, consumption, competition, monopoly, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.4 Continuation of 3.4

ACTIVITIES	RESOURCE	EVALUATION

3.4 CONT'D

	Transactions		
Price	Round 1	Round 2	Round 3
$3			
$2			

At the conclusion of the above transaction, each buyer and seller returns the initial card and selects a new one and enters the marketplace. After about ten minutes, close the market.

Discuss with students how changes in supply and demand relate to price.

Play a second round in the same manner except use only two of the seller cards at each price.

Discuss:

1. What happened to prices?

III. BUYING

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, land, management, capital, supply and demand, price, profit, consumption, competition, monopoly, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.4 Continuation of 3.4

ACTIVITIES	RESOURCE	EVALUATION
3.4 CONT'D 1. (Should go up). 2. Why did prices change? (Demand remained the same but the supply decreases at every price.) Play a third round in the same manner except use only two of the buyer cards at each price. Dicuss: 1. What happened to prices? (they go down.) 2. Why did the price go down? (Supply remained constant but the demand at every price decreased.)		

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III. BUYING

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, land, labor, management, capital, supply and demand, price, profit, consumption, competition, monopoly, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.5 Given descriptions of the marketplace, the learner will identify factors of production (i.e., land, labor, capital, and management).

ACTIVITIES	RESOURCE	EVALUATION
3.5 Provide students with basic information relating to land, labor, capital, and management as the crucial factors of production. Ask representatives from the world of work, e.g., an independent grocer and a representative from a public utility to speak to the class about how the factors of production relate to their production of goods and services.	Speakers	Recall test to determine if students can identify factors of production. Provide students with descriptions of hypothetical forms or businesses and ask students to identify the factors of production.

III. BUYING

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, land, labor, management, capital, supply and demand, price, profit, consumption, competition, monopoly, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.6 Given selected market situations, the learner will classify them as either competitive or monopolistic.

ACTIVITIES	RESOURCE	EVALUATION
3.6 Provide students with the basic attributes or characteristics of competitive and monopolistic situations. Following this input of information, ask students to respond to a worksheet where they are given market situations and asked to classify them as tending toward competition or monopoly. The worksheet could include the following items: 1. You may choose from 18 brands of mouthwash. (C) 2. You can only get your telephone from C & P Telephone Co. (M) 3. Austin's Market has a sale on cider - 5 cents below wholesale. (C) 4. Yellow Cab is the only cab that will pick you up at the airport. (M)	Worksheet	Additional worksheet items could be placed in a learning center. Individual responses could be used for evaluation purposes.

CONCEPT: ADVERTISING AND PROPAGANDA

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, labor, management, capital, supply and demand, price, profit, consumption, advertising, propaganda, and product labeling.

LEARNER OUTCOME:
3.7 Given several types of advertisements, the learner will identify and describe the techniques used.

ACTIVITIES	RESOURCE	EVALUATION
3.7 Elicit from students their concept of propaganda. (Most answers will probably indicate an unfavorable connotation toward the world. The fact that propaganda can be both harmful and helpful will come out in the activities). A bulletin board display of colorful ads and a good selection clipped from magazines should be available. Ask learners to share some of their favorite ads or commercials. Why are there so many ads or commerciais? Do you think advertising is a good thing? Provide learners with a handout outlining the following propaganda techniques: 1. Card Stacking--Telling all of the "good facts" and none of the bad.	Magazines, newspapers, examples of ads. bulletin board old magazines scissors thumb tacks or stapler 8 cards--each naming and defining a propaganda technique. 1 copy of the self-test for each student.	Match the terms at the top with the appropriate statements on the bottom. ___1. Transfer ___5. Plain Folks ___2. Bandwagon ___6. Status Symbols ___3. Card Stacking ___7. Anxiety Feelings ___8. Testimonial ___4. Glittering Generalities A. Joe Namath endorses panty hose. B. Appeal to the common man/woman. C. Association of the product with the flag, the Bible, mother and apple pie. D. Everyone is doing it. Why don't you? E. "Worried about occasional constipation? Take Milk of Magnesia." F. Tell all the good points and none of the bad. G. "Drive a Granada, it looks like a Cadillac." H. Senator Foghorn says, "I'm in favor of peace and human dignity for all people."

CONCEPT: ADVERTISING AND PROPAGANDA

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, labor, management, capital, supply and demand, price, profit, consumption, competition, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.7 Continuation of 3.7

ACTIVITIES	RESOURCE	EVALUATION
2. Bandwagon--convincing people that "everyone is doing it, so join the bandwagon." 3. Plain folks--appeal to the common people. 4. Testimonial--celebrity endorsement of products. 5. Status symbols--association of the product with symbols of status, wealth, and prestige. 6. Glittering generalities--use of nice general statements that everyone likes. 7. Transfer--identifying the product with a well known symbol that is universally admired. Discuss these eight propaganda techniques. Discuss commercials and the techniques they use. Let the learners go through old magazines and cut out advertisements which they think illustrate the techniques.		

CONCEPT: ADVERTISING AND PROPAGANDA

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, labor, management, capital, supply and demand, price, profit, consumption, competition, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.7 Continuation of 3.7

ACTIVITIES	RESOURCE	EVALUATION
Assist students in sorting and displaying the advertisements on the bulletin board in the correct sections. Divide students into small groups. Give each group a product and ask them to develop an advertisement for it. The advertisement development could be a radio or television commercial or a magazine or newspaper ad. After they have developed their advertisements, ask them to evaluate their own advertisement in terms of the propaganda techniques used. Allow time for each group to present their advertisement to the class. Ask the other students to evaluate each advertisement after it is presented and describe the propaganda technique(s) used.	Tape recorder and tape of actual advertisements. "products" to develop advertisements for art materials. 1 copy of the post-assessment for each student.	1) Tape Recording-Play a tape of actual advertisements. Have the students identify the propaganda techniques used in the advertisements. 2) Post-assessment-Read the following passage and list 3 propaganda devices used in the advertisement: "Join the Super Cola generation. In this bicentennial year million of Americans are celebrating America's 200th birthday with Super Cola the light, refreshing soft drink that leads all other colas in popularity, according to a recent government survey." So why not be a part of the Super Cola generation. From Maine to California people of all ages, from all walks of life are drinking Super, the All-American Cola. List 3 propaganda devices evident. Write the appropriate sentence or words that justifies each choice. 1. 2. 3.

CONCEPT: ADVERTISING AND PROPAGANDA

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, labor, management, capital, supply and demand, price, profit, consumption, competition, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.8 Given several examples, the learner will evaluate an advertisement in relation to criteria established for good advertisements.

ACTIVITIES	RESOURCE	EVALUATION
3.8 As an overnight assignment, each learner will bring to class an example of a good advertisement. These ads should cover all forms of media: television, radio, magazines, newspapers and billboards. Then the class will form groups to discuss "good" ads. The class as a whole will list criteria necessary for a good advertisement. Divide the class into groups of five. Give each group eight identical ads. Each group will evaluate the ads to determine the "best" ad, and the "worst" ad based on the criteria set up by the class. This will be followed by a class discussion comparing the groups' decisions. Two bulletin board displays will be set up in the room. Learners will display examples of ads that meet their criteria on one board, and those that do not on the other.	Identical sets of advertisements for each group taken from magazines or newspapers. Precorded ads from radio for each group. Magazines, newspapers.	Student participation and response. Final Evaluation: Each student will make up an ad which meets the group's established criteria.

III. BUYING

CONCEPT: ADVERTISING AND PROPAGANDA

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, labor, management, capital, supply and demand, price, profit, consumption, competition, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.7 Continuation of 3.7

ACTIVITIES	RESOURCE	EVALUATION
3.7 CONT'D In this activity, the student is provide with a game board and a deck of cards. Each card will describe a situation in which one propaganda technique is being used. The student needs to identify the technique being used on the card and then he/she will be permitted to move the number of spaces on the game board which the card states. The first person to reach the finish by correctly identifying the technique on the cards will be the winner. An example used on one of the cards might be as follows: "Everyone is buying this new deluxe-modern money maker! Dont be left out... now you can own one too!" If you identified this as the Band-wagon technique, then you may now move the number of spaces indicated on the card.		

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY:

3.0 The learner will identify the following component parts of the marketplace: production, distribution, land, labor, management, capital, supply and demand, price, profit, consumption, competition, monopoly, advertising, propaganda, and product labeling.

LEARNER OUTCOME:

3.9 Having played the Name Brand Game, the learner will explain the effects of advertising on our perception of needs and wants.

ACTIVITIES	RESOURCE	EVALUATION
3.9 Organize students in small groups of four or five students. Tell them they are to make a list of brands (check to make sure they know what a brand is) they would purchase if they went to a store to buy: a. Tooth paste - Crest, Colgate, etc. b. Bath soap - Dial, Irish Spring, Coast, etc. c. Baseball glove - Wilson, Spaulding, etc. d. Soft drink - Coca-Cola, Pepsi, 7-Up, etc. e. Bread - Stroheman, Town Talk, Wonder, etc. Ask students for their choices and put these on the chalkboard. Ask: Why did you choose the brands you named? Head the discussion toward the effect of	Chalkboard	Have students draw a cartoon or picture describing the effects of advertising on our perception of wants and needs.

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, land, labor, management, capital, supply and demand, price, profit, consumption, competition, monopoly, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.9 Continuation of 3.9

ACTIVITIES	RESOURCE	EVALUATION
advertising by asking students why they didn't select: a. Toothpaste - Treasury Brand b. Bath Soap - Hills Deodorant Soap c. Baseball glove - Regent d. Soft drink - Double Cola e. Bread - Kroger Summarize the discussion by focusing on the relationship between advertising and our perception of needs and wants.		

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 3.0 The learner will identify the following component parts of the marketplace: production, distribution, land, labor, management, capital, supply and demand, price profit, consumption, competition, monopoly, advertising, propaganda, and product labeling.

LEARNER OUTCOME: 3.10 Given product labels, the learner will indicate their usefulness to producers in marketing and to consumers in matching products to specific wants and needs.

ACTIVITIES	RESOURCE	EVALUATION
3.10 Give each student a label from a product, e.g., a can of pork and beans. Ask students to make a list of useful information found on the label. Possible responses are: 1) name of product 2) size or weight 3) ingredients 4) nutritional information 5) U.S. daily recommended allowance of nutrients 6) price Discuss these responses and describe how the label is useful to both the producer and consumer as wants and needs are satisfied in the marketplace. Provide further elaboration by having students examine and discuss labels from other products such as toys and fruit drinks.	product labels	In a learning center or station, provide students with a product label from a can of vegetables and ask them to respond to specific questions: 1. What is the product? 2. What is the quantity of the product? 3. What ingredients are used in the product? 4. What is the nutritional value of the product? 5. What nutrients are found in the product? 6. What quantity of nutrients are found? Write an essay on the usefulness of product labels.

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 4.0 The learner will distinguish the interrelationships of the elements in the marketplace.

LEARNER OUTCOME: 4.1 As a class project, the learner will create and conduct a business and analyze how the component parts of the marketplace operate in the situation.

ACTIVITIES	RESOURCE	EVALUATION
4.1 (a) Have students select a product that they would like to sell in their community, such as jewelry. In order to determine the demand for the product, help students make visits to different classrooms in their own school and their neighborhood, showing samples of the product selected to sell. Also distribute "flyers" describing the jewelry and conduct surveys on how well the product is liked or disliked.	"flyers," made by students from construction paper jewelry samples	classroom discussion of activities
(b) Students will devise ways in which to sell the product, such as taking orders from customers or selling the merchandise door-to-door. The class will invite a lawyer or legal assistant to explain legalities in selling merchandise. Before this activity, students will be asked to research methods which have Cont'd	jewelry lawyer or legal assistant	Teacher will observe each student during a question-answer discussion with a lawyer or legal assistant. Each student will check his own progress through asking questions, contributing ideas and trying out new methods in selling merchandise.

III. BUYING

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 4.0 The learner will distinguish the interrelationships of the elements in the marketplace.

LEARNER OUTCOME: 4.1 Continuation of 4.1

ACTIVITIES	RESOURCE	EVALUATION
4.1 CONT'D proven to be most successful in selling merchandise. After discussing ideas, students will select various groups to handle the responsibilities. (examples: one group may take orders, another group may deliver). (c) Students will establish a bank account or general fund for handling the money from investments and product sales. Students will vote on whether they prefer to establish rules for handling money. If they prefer a bank account, students will be taught the proper procedure for establishing the bank account. The class will then take a field trip to the bank in order to make necessary arrangements. If the students prefer to establish a general fund and Cont'd	money from investments and sales field trip to bank materials for establishing bank account materials for establishing general fund school safe or other secure place for storing money	Teacher will observe the ways in which each student plans and develops methods for selling jewelry. Teacher will also keep a record of each student's progress during the course of the project. Teacher will observe various ways in which students plan, discuss and develop procedures for establishing a bank account or general fund. Teacher will evaluate each student's progress through observing his/her contributions during discussions.

CONCEPT: MARKETPLACE

ESSENTIAL COMPETENCY: 4.0 The learner will distinguish the interrelationships of the elements in the marketplace.

LEARNER OUTCOME: 4.1 Continuation of 4.1

ACTIVITIES	RESOURCE	EVALUATION
4.1 CONT'D decide to keep the money at school, a discussion will be held on the proper procedure for establishing a general fund. Students will discuss arrangements for storing money with the principal. (d) Students will decide how profits from the sale of the product will be shared. Students will discuss various ways of dividing the profits equally among class members. Some ideas to be discussed include: dividing the money equally among students, using money for a class party or using money for a field trip. Students will vote on a favorite way to share profits then make arrangements for using the money.	money materials for party or field trip	Teacher will evaluate each student's progress through observing contributions in class, plans and arrangements for spending profits and the various ways in which the student develops and carries through plans for spending profits. Each student will be evaluated on group interaction, ideas offered in class, and the procedure for developing plans.

IV. PROTECTING

CONCEPT: CONTRACT, WARRANTY AND GUARANTEE, PRODUCT SAFETY

ESSENTIAL COMPETENCY: 5.0 The learner will relate how warranties and guarantees, contracts, and product safety contributes to the protection of producers and consumers.

LEARNER OUTCOME: 5.1 Having examined samples of simple contracts and discussed their provisions, the learner will list the essential features of a contract.

ACTIVITIES	RESOURCE	EVALUATION
5.1 Within some subject area, the teacher will establish a contract-system approach to a unit of study. The student will agree to: (1) complete a quantity of work, (2) in a given period of time, (3) in return for some amount of compensation. Example: "Completed math assignments will receive ten points each day up to five days (50 points) in the math unit on fractions." Within the subject area using the contract, the teacher will ask students to consider contracts pertaining to present assignments. This contract will include a new feature, that of conditions. Example: "Completed assignments may earn ten points each day up to five days (50 points) provided the teacher is not absent, in which case the Cont'd		In pairs, the students will write a contract concerning exchange of services which contains all features of a contract. A second contract will be rewritten with a condition clause.

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IV. PROTECTING

CONCEPT: CONTRACT, WARRANTY AND GUARANTEE, PRODUCT SAFETY

ESSENTIAL COMPETENCY: 5.0 The learner will relate how warranties and guarantees, contracts, and product safety contribute to the protection of producers and consumers.

LEARNER OUTCOME: 5.1 Continuation of 5.1

ACTIVITIES	RESOURCE	EVALUATION
5.1 CONT'D points are not earned." Students will note similarities in the two contracts and identify the features.		

IV. PROTECTING

CONCEPT: CONTRACT, WARRANTY AND GURANTEE, PRODUCT SAFETY

ESSENTIAL COMPETENCY: 5.0 The learner will relate how warranties and guarantees, contracts, and product safety contribute to the protection of producers and consumers.

LEARNER OUTCOME: 5.2 Given a contract to examine, the learner will state how the contract protects the buyer and seller.

ACTIVITIES	RESOURCE	EVALUATION
5.2 (a) Referring to the teacher-student contract (Activity 5.1), establish the parallel roles of buyer and seller. (b) Referring to the teacher-student contract (Activity 5.1), have students suggest contract changes under "conditions" which would ensure a fair contract. (c) Secure and examine existing service contracts relevant to the students (hair dryers, record players, etc.). Identify clauses which provide protection to the buyer and seller.	service contracts	In pairs, the students will write a contract for an exchange of services modeled after classroom samples which contain all necessary features and clearly provide some degree of protection to the buyer and seller.

IV. PROTECTING

CONCEPT: CONTRACT, WARRANTY AND GUARANTEE, PRODUCT SAFETY

ESSENTIAL COMPETENCY: 5.0 The learner will relate how warranties and guarantees, contracts and product safety contribute to the protection of producers and consumers.

LEARNER OUTCOME: 5.3 Having examined a sample warranty and guarantee, the learner will list the essential features of the warranty and guarantee.

ACTIVITIES	RESOURCE	EVALUATION
5.3 (a) The teacher will introduce a piece of classroom equipment to the class which may need repair. In order for the class to decide what action should be taken with the equipment, the teacher will then introduce the equipment's warranty or guarantee to be examined. (b) Students will be asked to secure a warranty or guarantee from a personal item (bicycle, stereo, etc.) to examine in class. Each student will pinpoint the essential features.	warranty or guarantee for a variety of goods or services	Given a sample warranty in class, the students will correctly identify the essential features of a warranty or guarantee.

CONCEPT: CONTRACT, WARRANTY AND GUARANTEE, PRODUCT SAFETY

ESSENTIAL COMPETENCY: 5.0 The learner will relate how warranties and guarantees, contracts and product safety contribute to the protection of producers and consumers.

LEARNER OUTCOME: 5.4 Given a warranty or guarantee to examine, the learner will state how the contract protects the buyer and seller.

ACTIVITIES	RESOURCE	EVALUATION
5.4 (a) Referring to Activity 5.3, the teacher will lead the students in listing "How This Contract Protects the School" and "How This Contract Protects the Manufacturer." (b) Referring to Activity 5.3, the student will list how the contract protects the buyer or school. (c) Referring to Activity 5.3, the students will exchange warranties and guarantees and list how the contract protects the seller or manufacturer. (d) Lists from steps (b) and (c) will be compared to determine if both parties are protected.		Given a simulated experience with a product or service, abbreviated warranty or guarantee, and a description of a buyer-seller conflict, the student will suggest a resolution to the conflict showing how the warranty or guarantee protected each party.

IV. PROTECTING

CONCEPT: CONTRACT, WARRANTY AND GUARANTEE, PRODUCT SAFETY

ESSENTIAL COMPETENCY: 5.0 The learner will relate how warranties and guarantees, contracts, and product safety contribute to the protection of producers and consumers.

LEARNER OUTCOME: 5.5 Given a list of common household items, the learner will identify safety features related to their use.

ACTIVITIES	RESOURCE	EVALUATION
5.5 (a) The teacher will display various household items featuring safety features: flame resistant material, push-turn medicine lids, protected aerosol push button lids, safety construction of children's toys, etc. Students will list items and attempt to ascertain the safety features in each. Correct answers will be given, demonstrated and discussed. (b) Students will share at least one additional household item which has a safety feature. (c) A recent newspaper, magazine or new clipping will be shared which relates to tragedy due to misuse or poor construction of a household item. Students are to suggest a possible safety feature which may have prevented the tragedy.	household items	Students will illustrate a real or imaginary product with a newly invented safety feature.

IV. PROTECTING

CONCEPT: CONTRACT, WARRANTY AND GUARANTEE, PRODUCT SAFETY

ESSENTIAL COMPETENCY: 5.0 The learner will relate how warranties and guarantees, contracts, and product safety contribute to the protection of producers and consumers.

LEARNER OUTCOME: 5.6 Given provisions of laws related to product safety, the learner will prepare an exhibit which demonstrates where these laws have been applied.

ACTIVITIES	RESOURCE	EVALUATION
5.6 (a) Distribute information concerning product safety laws to the class through handouts, speakers, film/ filmstrip, etc. (b) The class will list products which have been changed in order to meet product safety laws.		As part of an exhibition entitled "Consumer Protection - Yesterday and Today" each pupil will prepare an exhibit featuring one product and the way it was or could have been prepared or distributed before passage of the safety laws and the way it is presented now.

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CONCEPT: RIGHTS AND RESPONSIBILITIES

ESSENTIAL COMPETENCY: 6.0 The learner will identify ethical behavior in the marketplace.

LEARNER OUTCOME: 6.1 Given real or simulated experiences, the learner will determine areas of consumer responsibility in regard to shoplifting, mishandling of products and consideration of the proper use of goods.

ACTIVITIES	RESOURCE	EVALUATION
6.1 The concepts to be presented are ethical and unethical behavior. Give the pretest by presenting the handout of acceptable and nonacceptable behaviors in dealing with business (See Supplement 6.1-1). In discussion groups, have the students give examples of unethical behaviors in the marketplace that they have experienced or heard about. Examples: shoplifting, damaging merchandise, misusing products or other dishonest practices. Prepare and present short skits showing consumers and businessmen interacting. Some suggestions for skits are: (a) Consumer shoplifting in store; Cont'd	Supplement 6.1-1	Pretest (Supplement 6.1-1). Discuss student reactions. The pretest is difficult to grade with a key because of the value laden responses. Teacher's evaluation of group's ability to depict ethical and unethical practices in each situation.

IV. PROTECTING

CONCEPT: RIGHTS AND RESPONSIBILITIES

ESSENTIAL COMPETENCY: 6.0 The learner will identify ethical behavior in the marketplace.

LEARNER OUTCOME: 6.1 Continuation of 6.1

ACTIVITIES	RESOURCE	EVALUATION
6.1 CONT'D (b) Consumer returning an item of clothing after wearing it for a special occasion; (c) Clerk makes a mistake in your favor when returning change; (d) Consumer switching price tags in a store; (e) Consumer making a complaint in store; (f) Consumer damaging merchandise in store. Have a group design a questionnaire to be sent to local businesses asking such things as: (a) What is the incidence of shoplifting and monetary amount taken each year? (b) What types of merchandise are generally taken each year? Cont'd	Student-made questionnaire	Final evaluation: Given a written story situation in which the main character exhibits unethical behavior, students will identify and correct these behaviors. (Supplement 6.1-3)

IV. PROTECTING

CONCEPT: RIGHTS AND RESPONSIBILITIES

ESSENTIAL COMPETENCY: 6.0 The learner will identify ethical behavior in the marketplace.

LEARNER OUTCOME: 6.1 Continuation of 6.1

ACTIVITIES	RESOURCE	EVALUATION
6.1 CONT'D (c) Who accepts responsibility for the payment of the stolen merchandise? (d) What steps do you take to discourage shoplifting? (e) What do you feel the consumer's responsibility is if he witnesses a shoplifting? (f) What suggestions do you have for the consumer concerning the above question? (g) What other irresponsible actions on the part of the consumer cost them money? Compile data received from the questionnaire in chart form. In small groups, have students develop a "Code of Ethics" for consumers. Compare this with "Consumer Code of Ehtics".	"Consumer Code of Ethics" (Supplement 6.1-2)	

IV. PROTECTING

CONCEPT: RIGHTS AND RESPONSIBILITIES

ESSENTIAL COMPETENCY: 6.0 The learner will identify ethical behavior in the marketplace.

LEARNER OUTCOME: 6.2 Having identified ethical practices in the marketplace, the learner will internalize ethical practices for his/her own market behavior.

ACTIVITIES	RESOURCE	EVALUATION
6.2 Situations for group discussion: A. A person is observed while switching tags on a pair of sunglasses. The sales clerk allows the customer to buy this article and then calls the security guard to arrest this person. B. While shopping with a close friend, you see him/her steal a watch from a display counter. C. While browsing in a gift shop, you accidently knock a glass ornament from the shelf and break it. Since no one is looking, you quickly leave the store without saying anything. D. When returning pop bottles to the local grocery store, you observe the sales clerk Cont'd		

IV. PROTECTING

CONCEPT: RIGHTS AND RESPONSIBILITIES

ESSENTIAL COMPETENCY: 6.0 The learner will identify ethical behavior in the marketplace.

LEARNER OUTCOME: 6.2 Continuation of 6.2

ACTIVITIES	RESOURCE	EVALUATION
6.2 CONT'D putting money given to him for a produce sale into his pocket rather than the cash register. E. A clerk incorrectly rings up a sale for a pair of jeans for $6.95 rather than $16.95. You say nothing and pay the $6.95. F. After having made an appointment to get a hair cut, you find you are unable to go so you forget about it. Bring to class types of shopping problems you and your family have encountered. Discuss ways for handling such problems.		Given a written statement, the student will differentiate between ethical and unethical practices. (Supplement 6.2-1)

IV. PROTECTING

CONCEPT: RIGHTS AND RESPONSIBILITIES

ESSENTIAL COMPETENCY: 6.0 The learner will identify ethical behavior in the marketplace.

LEARNER OUTCOME: 6.3 Given a real or simulated situation, the learner will explain the consumer's rights in the marketplace to be safe, to be informed, to be heard, to have a choice, to be protected and to be educated.

ACTIVITIES	RESOURCE	EVALUATION
6.3 To be informed and heard: The teacher will bring in an item which he/she says has been just purchased and found that it does not work properly. Generate discussion as to what might be done about it. (Illict possible actions and consider consequences of the actions.) Have students interview merchants to determine various policies they have in handling customer complaints. Have students prepare a bulletin board displaying labels from foods and clothing in which they point out the important information consumers need to know about the products. The display should be constructed in two parts: one display depicting good labels which give the consumer considerable information and Cont'd		

IV. PROTECTING

CONCEPT: RIGHTS AND RESPONSIBILITIES

ESSENTIAL COMPETENCY: 6.0 The learner will identify ethical behavior in the marketplace.

LEARNER OUTCOME: 6.3 Given a real or simulated situation, the learner will explain the consumer's rights in the marketplace to be safe, to be informed, to be heard, to have a choice, to be protected and to be educated.

ACTIVITIES	RESOURCE	EVALUATION
6.3 CONT'D the other depicting labels which provide insufficient information. Using the "Yellow Pages" of the telephone book have students see how many choices they have as to who will provide the following goods or services: (a) a bicycle in need of repair; (b) a veterinarian for a sick parrot; (c) ambulance service (d) a hair cut; (e) paint for the birdhouse you have made. The students will write how one would go about making a wise selection. Cont'd	Yellow pages from the phone book.	

IV. PROTECTING

CONCEPT: RIGHTS AND RESPONSIBILITIES

ESSENTIAL COMPETENCY: 6.0 The learner will identify ethical behavior in the marketplace.

LEARNER OUTCOME: 6.3 Continuation of 6.3

ACTIVITIES	RESOURCE	EVALUATION
6.3 CONT'D Obtain a copy of Consumer Report or Consumers Guide. Have students select one article and summarize the shopping tip it gives. Students should share the tip with others in the class.	Consumer Report Consumer Guide	
Collect for display examples of advertising which are: (a) informative and appealing; (b) non-informative, but appealing; (c) informative, but not appealing; (d) non-informative and non-appealing.	magazines, newspapers	
Discuss consumer responsibility in critically evaluating advertising.		
After interviewing parents or friends, students will role Cont'd		

CONCEPT: RIGHTS AND RESPONSIBILITIES

ESSENTIAL COMPETENCY: 6.0 The learner will identify ethical behavior in the marketplace.

LEARNER OUTCOME: 6.3 Continuation of 6.3

ACTIVITIES	RESOURCE	EVALUATION
6.3 CONT'D play experiences, relating disappointing and unfortunate experiences in purchasing goods or items of clothing and the course of action taken. (Designed to inculcate the attitudes that consumers have the right to be informed and heard.)		
Practice writing a letter of complaint. Discuss appropriate ways to express concerns without being rude.	Supplement 6.3-1	Supplement 3.3-1 Students will indicate if phrases would be appropriate to use in letters of complaint.
Using the local telephone directory, have students check to see if there are any consumer organizations in the community. Write or telephone any such agencies and ask for information on services offered to the consumer. Prepare a report listing the local organizations and their functions. Distribute to other	Telephone Directories Yellow Pages	

Cont'd

IV. PROTECTING

CONCEPT: RIGHTS AND RESPONSIBILITIES

ESSENTIAL COMPETENCY: 6.0 The learner will identify ethical behavior in the marketplace.

LEARNER OUTCOME: 6.3 Continuation of 6.3

ACTIVITIES	RESOURCE	EVALUATION
6.3 CONT'D classes. Have students visit a large grocery store for the purpose of observing and studying the actions and behavior of the people who are buying groceries. Take notes and spend enough time in the store to record information on the numerous techniques and ways by which people make selections. From the school library or city library, check one years edition (Jan. - Dec.) of Changing Times or Consumers Guide magazine to see which foods for each month are considered best buys for those months.	Periodicals Changing Times Consumers Guide	Have students prepare a list of shopping techniques that were observed then state what seems to be the chief difference between a good shopper and a poor one. Have students prepare a poster with two columns. In one, list the foods considered best buys for each month and in the second column list reasons why the magazine editors listed these particular foods. Devise statements and have students categorize them as to which consumer right (A. to be heard, B. to be informed, C. to have a choice, D. to be educated) the statement supports. Example: 1. ___writing a letter of complaint 2. ___reading Consumers Guide 3. ___using the Yellow Pages 4. ___asking to talk to the manager of a rude salesman 5. ___reading labels

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IV. PROTECTING

CONCEPT: RIGHTS AND RESPONSIBILITIES

ESSENTIAL COMPETENCY: 6.0 The learner will identify ethical behavior in the marketplace.

LEARNER OUTCOME: 6.4 Given a real or simulated situation, the learner will determine areas of manufacturer and seller responsibility for ethical behavior in the marketplace.

ACTIVITIES	RESOURCE	EVALUATION
6.4 Have students interview various merchants as to their feelings of business loss or gains due to unethical business practices by manufacturers. Students will list ethical and unethical sales practices by the merchants then compile this data in a chart form. Have groups role-play different situations concerning ethical and unethical practices of the manufacturer or seller. In small groups, have students make a mural depicting various deceptions that the manufacturer or salesperson might demonstrate to the perspective customer. Given real or simulated story situations, the learner will identify areas of manufacturer and seller responsibility in ethical and unethical situations.	magazines newspaper	6.4 Administer post-test using Supplement 6.1-1. Discuss learner reactions to items and note where changes in response differ from the pre-test situation.

V. SHARING

CONCEPT: TAXATION, RATIONING, CONSERVATION

ESSENTIAL COMPETENCY: 7.0 The learner will demonstrate how taxation, conservation, and rationing affect the redistribution of resources.

LEARNER OUTCOME: 7.1 Given information on the West Virginia tax dollar and how it is spent, the learner will describe how sharing of resources benefits the citizens of the state.

ACTIVITIES	RESOURCE	EVALUATION
7.1 a. Ask students to select pictures from newspapers and magazines that depict services provided by state tax dollars. Small groups of students should compile their pictures in a collage and these should be posted around the room. Discuss similarities and differences in the group projects. b. Using the West Virginia Blue Book, students should determine if the services suggested in the collage are actually provided by the state of West Virginia. c. Discuss benefits to the citizens of the state from tax dollars.	newspapers magazines scissors poster paper glue West Virginia Blue Book	Have students create a short story describing what life in West Virginia might be like if services were not provided by taxation.

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V. SHARING

CONCEPT: TAXATION, RATIONING, CONSERVATION

ESSENTIAL COMPETENCY: 7.0 The learner will demonstrate how taxation, conservation, and rationing affect the redistribution of resources.

LEARNER OUTCOME: 7.2 Given a hypothetical situation where scarcity of resources exists, the learner will explain how rationing and conservation aid in sharing those limited resources.

ACTIVITIES	RESOURCE	EVALUATION
7.2 (a) Using the dictionary, define the term "conservation" from current events (i.e., conserving water in dry areas), everyday life (catching rain water or recycling rinse water from automatic washers), and student activities (setting aside one of two bottles of pop for the return walk during a hike). Discuss the effects of "conserving" these items. (b) Ask students to imagine that only a few automobiles could be manufactured. What would families have to conserve then? Discuss how this relates to sharing? (c) Define "rationing." Describe rationing programs from the past, e.g., sugar (W.W. II) and gasoline (1970's). Ask the students to imagine that after severe limitations Cont'd	dictionary	Have students describe a program of distribution of a short supply of natural gas among the homes of classmates. The program must incorporate both rationing and conservation.

V. SHARING

CONCEPT: TAXATION, RATIONING, CONSERVATION

ESSENTIAL COMPETENCY: 7.0 The learner will demonstrate how taxation, conservation, and rationing affect the redistribution of resources.

LEARNER OUTCOME: 7.2 Continuation of 7.2

ACTIVITIES	RESOURCE	EVALUATION
7.2 CONT'D on car manufacturing for seven years, the industry produces only 1/5 of the needed cars. What would "rationing" be in this case? Discuss the effects of rationing these cars.		

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V. SHARING

CONCEPT: TAXATION, RATIONING, CONSERVATION

ESSENTIAL COMPETENCY: 7.0 The learner will demonstrate how taxation, conservation, and rationing affect the redistribution of resources.

LEARNER OUTCOME: 7.3 Given a simulated situation where a shortage exists, the learners will prepare a solution to the problem that is acceptable to most persons acceptable by the shortage.

ACTIVITIES	RESOURCE	EVALUATION
7.3 Divide students into groups and assign each group a role related to a water shorage in the community. The group is to assume the perspective of this role in resolving the problem of "How to regulate the resource during a period of resource shortage." The class solution(s) must be achieved by consensus. The roles are: 1. Consumer A - small land-owner 2. Consumer B - large land-owner 3. Producer - Commissioner of local water company 4. Taxation Agent - State Tax Bureau Manager 5. Regulator - Town Council		This activity can also be used to provide an evaluation to the teacher as he/she looks for use of taxation, conservation, and rationing as possible solutions to the shortage problem.

APPENDIX

CONSUMER CODE OF ETHICS

Consumerism is a two-way street. Many of the nation's businesses, news media, television stations have risen to the challenge of consumerism by launching consumer information programs, complaint hotlines, improved warranties and through industry self-regulation. Dr. David J. Schwartz of Georgia State University, who feels the consumerism movement has been too one-sided, has developed the following code of ethics for consumers. It should speak to all of us.:

+ Exibit the same kind of honesty one expects to receive from the business firm. This means do not lie, steal, try to pass bad checks, default on payments and similar acts.
+ Be kind and courteous in all dealings. Give store employees a smile and pleasant thought. Recognize them as individuals.
+ Read carefully all contracts you are asked to sign. Many wild charges against business are the result of the consumer signing a contract he did not read.
+ Have respect for the merchandise you handle. Damaging merchandise makes all goods cost more money to all consumers.
+ Don't make unreasonable demands on a company's services. For example, if you can carry the merchandise home, why not?
+ Don't be a shoplifter. You and all customers pay the price eventually. (If you see a shoplifter in action, quietly inform the clerk or manager. Saying nothing is condoning the thief's action.)
+ Don't be a price tag switcher. It's costly. Both time and money are wasted and it is dishonest, too.
+ Don't be a used goods returner. You help raise prices when you do.
+ Pay your bills when they are due. If you can't, inform the merchant and explain why.
+ Be completely honest in filling out credit and job applications.
+ If a clerk makes a mistake in your favor, be as quick to point it out as you are when the clerk makes a mistake in the company's favor.
+ Follow the Golden Rule. Do Unto Business The Way You Want Business To Do Unto You.

by "George" - The Hartford Times, Hartford, Connecticut

Newsletter #5 - January 1973
(From NEW JERSEY CENTER FOR CONSUMER EDUCATION SERVICES)

Supplement 6.1-1

Which practices would be most acceptable in dealing with businesses? Fill in the mouth of each face to show what your reaction might be. A smile indicates approval while a frown indicates disapproval of the action.

1. After the gas attendent has filled the tank of the car the consumer explains that he has forgotten his wallet and will return in ten minutes to pay for the gas. He does not come back later to pay.

2. While shopping the consumer's child opened a box of cookies. The consumer then placed them in her cart so that they may be checked at the check-out counter.

3. The consumer returned a broken electric knife to a store for replacement after trying to cut a frozen roast instead of waiting until it thawed according to directions.

4. After driving 20 miles to the grocery store, the consumer finds that the store does not have the items listed on sale. The consumer speaks harshly to the clerk because of the inconvenience.

5. After the vacuum cleaner salesman explains the sale on Wonder sweepers the consumer signs the contract immediately. Two months later the consumer wants out of the contract because he didn't realize he must make payments for three years.

6. In a rush to get to her parked car before getting a ticket, the consumer dropped one of the dresses she was hanging on the rack and hurried out of the store.

7. While shopping in the toy department the consumer placed her child in a shopping cart because she feared the child might break some toys while attempting to play with them in the store.

8. While checking the grocery sales slip the consumer discovers the clerk gave her $5.00 too much change. The consumer decided to keep it since she buys a lot of groceries there anyway.

9. After choosing several items at the grocery store the consumer finds he does not have enough money for all of the groceries. In order to keep his place in the check-out line, he leaves the hamburger on the shelf near the magazines and proceeds to pay for the other items.

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10. While shopping, the consumer observes a middle-aged lady putting some jewelry in her purse. The consumer pretends not to notice and goes about her shopping.

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11. While shopping for a clock radio, the consumer found two similar radios. The brown one was priced $2.00 higher than the white one. Since color seemed to be the only difference, the consumer exchanged price tags before checking out with the white one.

12. After returning from a ski trip to the mountains the consumer decided she probably wouldn't be able to go again this year. She returned the new ski outfit she purchased for the trip and obtained a full refund.

13. When filling out a credit application the consumer listed the length of time working with present employer as two years when she had only been working for three months.

14. When buying a two-piece bathing suit the consumer found that a size 7 fit for the top while size 9 fit for the bottom so she exchanged them on the hangers before checking out. She left on the store hanger an unmatched pair.

15. The grocery bill is due on Thursday but the consumer will not receive a paycheck until Friday. He explained this fact to the grocer and made arrangements to pay later.

16. When purchasing a car the consumer read the entire contract before signing even though the salesman had told him what it contained.

17. In order to make a complaint about a lawn mower he purchased at the store, the consumer asks the clerk where he might talk with the manager.

18. When the clerk is interrupted while giving change to the consumer she looses count and gives him $2.00 too much change. The consumer calls the clerk's attention to the mistake.

19. While filling out a credit application the consumer answered yes to the question "Have you ever been denied credit before?" even though the answer might influence the company's decision to extend him credit.

20. Without checking with the clothing store, the consumer decided to wait until the 15th day to pay the balance on his account which was due on the 10th of the month.

Brian and Susan decided to go on a picnic. Since the picnic had not been planned in advance, they had to shop for food. To save time Brian decided to get the sandwiches while Susan chose the other supplies. On his way to the meat counter Brian just couldn't pass up the grapes displayed on ice in the fresh fruit aisle. He paused a moment and then picked two or three to eat as he shopped. When he got to the meat counter, he chose two types of lunch meat since he wasn't sure which kind Susan liked. While choosing the meat, Brian discovered he had mashed the loaf of bread on the end. He proceeded to take it back to the counter to exchange it. Near the end of the aisle, he spotted Susan getting the paper plates. He rushed to talk to her a moment, knocking two loaves of bread on the floor. Susan told Brian which lunch meat she preferred and went to get some other items.

After observing that the package Susan chose cost 20¢ more than the other, Brian switched price tags, placed the other package of meat on the shelf near the paper plates and rushed to get a place in the check-out line.

By this time, Susan had finished her shopping and met him in the check-out line. He got in line in front of Susan and two other people who were behind her in line. The purchases came to a total of $8.64. The clerk gave Brian $2.36 change for a ten dollar bill. Brian realized the clerk's error but said nothing and proceeded on the picnic.

DIRECTIONS:

1. Underline in red any behaviors by Brian that most people would consider unethical.

2. Rewrite the story changing Brian's behavior to what most people would consider the ethical thing to do.

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Supplement 6.2-1

CASE STUDY

Mr. Davies is returning to the west coast by airplane. When paying for his ticket Mr. Davies received too much change, but being in such a rush, he decided not to waste any more time correcting the clerk's error. Arriving in Los Angeles, Mr. Davies went to pick up his luggage and is told there would be a slight delay; his luggage had been misplaced. Patiently waiting, Mr. Davies goes over to the magazine stand and while leafing through a magazine he picks up a piece of candy and eats it. Getting Mr. Davies attention the clerk apologized that the luggage couldn't be found and asked Mr. Davies to give an estimate of the value of his lost goods. Mr. Davies gave him an estimate higher than the actual value of the missing luggage.

Mr. Davies then went to the storage garage to pick up his new automobile. After checking over his vehicle, he reads the garage release contract very carefully, briefly complaining of the high cost of storage, and signs the papers.

While speeding down the freeway on an extremely hot, humid day, Mr. Davies' automobile stalled forcing him to pull over to the side of the road. Afraid he would further complicate the problem, Mr. Davies did not try to repair or tow his car into the garage. The repairman arrived twenty mintues later and quickly repaired the defect being very careful not to scratch the car. Mr. Davies paid him immediately, thanked him for his prompt service and returned to his automobile to complete his trip home.

Supplement 6.3-1

Write yes if the phrase is a courteous one to use in a letter of concern. Write no if it is not

1. _____ Your product stinks.
2. _____ Are you aware that...
3. _____ I am so disgusted...
4. _____ I wish to express my concern...
5. _____ How can you stay in business?
6. _____ You have no brains at all.
7. _____ I'm going to sue you if you don't...
8. _____ I'm so sick of...
9. _____ Thank you for your consideration of this matter.